

FREEPORT BANCSHARES, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1205585	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$225	\$223	-1.0%		
Loans	\$183	\$173	-5.5%		
Construction & development	\$27	\$15	-43.6%		
Closed-end 1-4 family residential	\$39	\$42	7.7%		
Home equity	\$6	\$5	-18.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-28.1%		
Commercial & Industrial	\$7	\$5	-28.8%		
Commercial real estate	\$64	\$62	-2.9%		
Unused commitments	\$18	\$19	4.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	0.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	-27.9%		
Cash & balances due	\$24	\$33	41.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$24	\$108	354.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$23	\$104	343.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$204	\$201	-1.2%		
Deposits	\$193	\$197	1.8%		
Total other borrowings	\$9	\$3	-66.7%		
FHLB advances	\$9	\$3	-66.7%		
Equity					
Equity capital at quarter end	\$21	\$21	0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.0%	--		
Tier 1 risk based capital ratio	12.4%	13.7%	--		
Total risk based capital ratio	13.6%	15.0%	--		
Return on equity ¹	2.8%	-4.0%	--		
Return on assets ¹	0.3%	-0.4%	--		
Net interest margin ¹	3.1%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	111.3%	100.6%	--		
Loss provision to net charge-offs (qtr)	83.9%	213.1%	--		
Net charge-offs to average loans and leases ¹	0.6%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.6%	9.3%	0.0%	3.6%	--
Closed-end 1-4 family residential	2.3%	2.6%	0.4%	0.2%	--
Home equity	0.0%	0.0%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	-0.1%	0.0%	--
Commercial & Industrial	0.0%	0.6%	0.0%	0.8%	--
Commercial real estate	0.2%	0.7%	0.1%	0.0%	--
Total loans	1.1%	1.7%	0.1%	0.4%	--